

THE LEISURE HOUR

A FAMILY JOURNAL OF INSTRUCTION AND RECREATION.

"BEHOLD IN THESE WHAT LEISURE HOURS DEMAND,—AMUSEMENT AND TRUE KNOWLEDGE HAND IN HAND."—*Cowper.*



GULINDA PUTS THE GARLAND ON COUNT EDURO'S HEAD.

THE HOUSE OF DE VALDEZ.

CHAPTER V.—THE SHEPHERD'S FEAST.

THE mountain dell of San Juan de Roca, or St. John of the Rock, was one of the pleasantest spots in all the hill country of Cordova. A deep cleft in the skirt of the Sierra Morena, it took its name from a huge rock of grey granite which rose on its northern side high and steep as a city wall, except where a rude stair, partly the work of nature and partly the work of man, led up to an ancient hermitage and

chapel built on the top, dedicated to St. John, and long fallen to ruins. Beyond the rock, a forest of primeval pines sheltered the place from the snowy breath of the Sierra, and the bitter blasts that blow in winter time from the cold Castiles. On the east, south, and west, San Juan was surrounded by the mountain pastures, grassy slopes that stretched away for many a league, sweet with aromatic plants and wild flowers, and watered by winding streams that swept down from the snowy summits to join the Guadalquivir in its course through the southern

plains. A wilderness of wild beauty lay all around, but human industry had claimed and cultivated the valley. There fields of wheat already in the ear swayed and murmured to the breeze, the vineyard with laden boughs gave promise for the days of autumn, and in the olive-grove the earliest berries were mingling with the latest blossoms.

In the midst of his corn, vines, and olives, stood the house of the shepherd Elasco, the owner of a flock of merinos which men from Estremadura, the land of sheep, came to admire, and the landlord of the most notable because the only venta in that part of the mountains. The building was of forest timber, roofed with thatch, and occupying three sides of a square, which formed a kind of courtyard, and could be shut in when occasion required with strong timber gates hung on massive pillars, each being the rough-hewn trunk of a giant pine. On the right was the private dwelling of the shepherd and his family; its walls, roof, and lattice-work windows mantled over with the wild jasmine and the passion-flower. On the left was the venta, or country inn, where nothing was expected but water and house-room for man and horse; so it had but two apartments, the travellers' room above, and the stable below. In the rear was the granary, the flour-mill turned by mules, the wine and oil presses of equally primitive construction, and beyond all, the sheep-fold and the thrashing-floor lay in the shadow of two tall and stately trees.

Though in the midst of the mountain pastures, there was always life about San Juan, for travellers bound on different routes came and went that way. But on the day of our story—a glorious one of blooming May it was—the courtyard was carpeted with green rushes and wild flowers, the open gates and massive pillars were wreathed with garlands and green boughs, the doors and windows stood wide, and gave forth savoury odours from pot, spit, and oven; and from the thrashing-floor under the trees behind, to the smooth green in front of the house, there were tables full of good things, and companies doing more than common justice to them, as became the sheep-shearing feast of the well-to-do and much-respected shepherd Elasco. From hamlet and homestead, from forest and glen, the mountain people of all characters and pursuits had gathered; it was a free, unrestricted festival, such as was given in old hospitable times, when all comers were welcome, and the more numerous the company, the greater was the master's honour. The sheep-shearing feast, like that of the harvest-home, had place among the primitive customs of all countries—at least, in the temperate zone. Our own poets, and chiefly he who sings the seasons, describes the celebration of the festival in England, when the nation was less busy and more blithe than it is now. The same rustic ceremonies that were practised on the Arcadian hills in Homer's time, that survived the domination of creeds and races, and kept pace with the migrations and settlements of mankind, appeared upon the Berkshire downs and in the pasture lands of the Sierra Morena. The same rule of profit and pleasure that Thomson sings of was observed in San Juan de Roca—the morning for calculating age, the evening for sportive youth. The sheep were shorn in the mountain pasture, and washed in the mountain stream. The wool was gathered, inspected, commented on, and carried home in triumph by the shepherd and his discreet friends. When that was fairly done, and the sultry noontide hour had passed,

the general company assembled, and the feast began.

The shepherd, in his green doublet and russet hose, sat at his open gate in patriarchal fashion to welcome all comers to his feast. Close by him sat his good wife Pedrina, a comely brown dame of the mountains, with hair as grey as his own, in her russet gown, white coif and kirtle, to do her part in the welcoming process, according to the frank and hospitable etiquette of the Sierra. A little beyond them, in the shade of a wild olive-tree which almost covered the courtyard, but seated so as to see and be seen, were the shepherd's daughter and the daughter of De Valdez. Gulinda was attired exactly like her mother, to whom nevertheless she bore no resemblance, in russet gown and white kirtle, except that a fillet of rose-coloured ribbons bound up her beautiful hair instead of the matronly coif, and that she wore a pair of those large gold ear-rings with pendants of rich Moorish work which may yet be seen among the mountain families of Spain, and are handed down as heirlooms from one generation to another. Rosada was for once arrayed as became her rank, in a purple damask gown, and a kirtle of saffron-coloured satin, the broad braids of her long and abundant hair secured by silver pins and forming an unrivalled head-dress. She looked every inch the señora, except that her notable duenna, in all the austerity of sackcloth and total abstinence from soap, hovered in the background like the reckoning after the banquet, to watch over but not disgrace the unaccustomed magnificence of her darling. The damask and satin which the daughter of De Valdez wore for the first time with all a young girl's pride and pleasure had swallowed up the ducats which Jacinta knew the Biscayan count had sent out of charity to the impoverished family. Nobody but herself had seen his messenger come or go. The temptation of dressing Rosada for the feast had proved too much for the sackcloth-wearing duenna, though it was thought that the Cordovan clothier from whom she purchased—such functionaries supplying ladies' dresses at that period in Spain as well as in England—would never recover from his astonishment at seeing so much money expended by Don Bernardo's thrifty housekeeper. Jacinta hovered about the rear, admiring the effect of the spent ducats, which she was likely to regret through many a pinching day after. A mind less preoccupied would have admired also the contrast of beauty and of grace which these two opening roses, as a poet would have called them, so near in age and so closely seated together, presented. The shepherd's daughter, in the freedom of her native mountains, to which the terrors and restraints that beset the dwellers of plain and city never came, was not the shy and timid fawn she had appeared in the Casa de Valdez, but full of life and gaiety as a dancing sunbeam. The young señora, brought up in the bondage of rank from which poverty had taken away the gilding, with the gloom of a fearful memory cast upon her youth, and yet with a noble name and family to be in a manner responsible for, was not less beautiful, but her charms belonged to a different race. Her manner was reserved and somewhat stately, even at the shepherd's feast, and her fair young face had a look of early thought and early trial, that, without the guardian presence of Jacinta, would have formed a barrier to most of the rustic beaux.

The shepherd and his wife sat welcoming all who came, and as nobody waited for an invitation to a

mountain feast, the company was numerous, and varied with all the classes and costumes of the mountain people. Shepherds and shepherds' families, in their home-spun russet; woodmen more than half-clothed with the skins of forest animals; muleteers in rough clothes and rich trinkets; and gaily-dressed groups flaunting in all the colours of the rainbow, with no lack of massive jewellery, whom everybody knew to belong to the smuggler order—not to mention travellers of every grade and variety, who hastened to the venta from all directions to be in time for Elasco's feast. A party of that description no sooner arrived than their leader pressed forward to the shepherd and his wife with outstretched hands, and after wishing them both long life, more sheep than they could count, and every shearing better than another, said, "Such is my respect for you, Master Elasco and Dame Pedrina—ay! and for your fair daughter, too, though she pretends not to see me, girls have such roguish ways—that I would not have missed your feast for my twenty mules, no, nor for the rich goods belonging to Señor Antonio Diaz which they carry; and with your leave," he continued, turning to his two companions, "here is Count Eduro, a Biscayan nobleman, and my particular friend, come to taste the mountain fare on his way to the court of Madrid, and also Lope Mendez, the son of that renowned contrabandista with whom I understand you were well acquainted."

"Master Pedro Perez, you are heartily welcome, and so is any friend of yours, noble count. I bid you welcome to a shepherd's feast," said Elasco, with grave civility in his tone, and something of surprise in his look. "Lope Mendez," he added, "you will be always welcome for your father's sake."

Lope made his acknowledgments, and so did the count, but the man's look followed that of his master under the wild olive-tree, where Perez was already pouring forth a stream of compliments to the shepherd's daughter. At the sight of him she had become the shy and timid fawn once more, and gradually slid away till she got behind Jacinta, who now resumed her post of duenna, as Count Eduro advanced, cap in hand, to pay his compliments to the young señora. As Spenser or Sidney might have addressed an English lady, the Biscayan addressed the daughter of De Valdez, with stately courtesy, rather than in the usual strain of the Spanish caballero. It was an unexpected pleasure to meet her again at the rural feast among the mountain pastures, which indeed might well remind one of the happy Arcadia so vaunted by ancient poets, and to him realised by so fair a presence. Don Bernardo's niece had heard a good deal about her ancestors, and seen a good deal of sad shift-making, but Arcadia and the ancient poets were yet beyond the very limited circle of her knowledge. What of that? She curtsied so gracefully, smiled so winningly, and looked so truly happy to see the count once more, that he believed she understood those matters far better than himself, and was getting up still more romantic allusions and delicate flatteries, when a troop of shepherds' sons and daughters, carrying on a long green bough two garlands—the one of roses and the other of palm-leaves—came in, according to custom, to choose and crown the queen of the festival.

"Gulinda is queen," they all shouted, and the youngest girl, approaching Elasco's daughter, put the garland of roses on her head, and the wreath of palm-leaves in her hand.

"A worthy choice," cried Pedro Perez, "but she is not crowned a queen for the first time over this realm," and he laid his hand on his breast—"the fair Gulinda has long reigned without a rival."

"Choose your king," broke in the shepherd troop. Gulinda cast a confused and bewildered look around her, and then with an upward bound to reach a height so far above her own, she placed the wreath of palm-leaves on the head of Count Eduro.

"Choosing a stranger!" cried all the young men in a breath, except Pedro Perez; and it was well for Gulinda that she did not see the savage scowl of rage and disappointment with which he turned away and strode out of the courtyard, while the women whispered, "She is right to choose him, there is nobody here so handsome. Where did he come from?"

"You do me too much honour, fair damsel," said the count (he was a man fitted for emergencies small or great). "I am but a plain Biscayan gentleman, and unaccustomed to bear sway, especially among such good company; there are many here on whom the crown might be better bestowed. Reverse your decision, señora." But Gulinda had stepped behind, and taking the garland of roses from her own head, placed it on that of Rosada.

"Wear it for my sake," she whispered, in reply to the girl's remonstrance. Jacinta first made a clutch at the garland, and then, as if struck by some wiser thought, retired into the background again.

"What, Gulinda, do you give away your crown, as Carlos the first king and kaiser did in my grandfather's time?" said the shepherd.

"I do," and Gulinda gazed like a humble admirer on the stately beauty of her friend. "Because the Señora de Valdez is far more fit to be the queen, and I will be her maid of honour."

These proceedings were somewhat novel, but not forbidden by the rules of the mountain feasts, and all parties soon got reconciled to them, or appeared to be so. The king and queen sat at the highest table, and kept company as by festive law appointed, and apparently to their own satisfaction. The shepherd's wife and the shepherd's daughter privately advised their majesties regarding what was expected of them, and the most critical of the company agreed that for mere strangers they got on wonderfully. Gulinda's resignation of royalty did not prevent her from enjoying the festivities with the mountain people, among whom she had been brought up. The girl was perfectly at home, and a general favourite. The old praised and blessed her, the young men crowded round her, and the young women seemed to forgive her remarkably good looks, for her modest, frank, and kindly nature gave them no cause of offence, and there were few present to whom the well-to-do shepherd's daughter had not done some friendly act.

The feast went on with a great consumption of good things, and mighty exertions by the younger part of the assembly in mountain dances and mountain games. What Donna Natella, and still more Don Bernardo, would have said or done, had they seen the shepherd's ball opened by their niece in a bolero with the Biscayan, it were vain to imagine; but they all enjoyed themselves, not excepting Pedro Perez, who returned to the festivity without a trace of his momentary ill-temper, as gay, as swaggering, and as talkative as usual. Gulinda seemed determined to avoid him, but she had no occasion. Pedro took no further notice of the ex-queen: he danced with, complimented, and paid attentions to all the

rest of the handsome girls, and evidently found favour in their eyes, but never glanced in the direction of the shepherd's daughter; and took every opportunity to show his unabated good will to Count Eduro, by drinking his health, and mentioning him as his friend. The count responded with great cordiality. If he had seen Pedro's face when the palm wreath was placed on his own head, he gave no sign of remembering it, and was in a cordial humour, fully enjoying the scene. It was not so with the count's man. Poor honest Lope Mendez, with his plain Biscayan ways, found himself out of place among the people of the south. At the shepherd's tables he could get on very well—when did ever a Biscayan fail at board or trencher?—but with the shepherd's guests his progress was not so satisfactory. And when the rustic revelry was at its height, Elasco, making a circuit of his premises to see that all the company had their dues, found him seated behind a great palm-tree with his pipe and tobacco, the use of which was even then pretty well known in Spain.

"How is this, Lope," he said, "that you sit alone at our feast? Has any one given you offence?"

"Not one, Master Elasco, has offended me, but I am not clever enough to make way with your people of the south. One girl fairly slighted me, another wanted to make me a bait to catch Master Pedro Perez with, and a third would not dance with me at all because of my awkward feet, as she called them. So says I to myself, 'There is no love lost between us; you may turn up your noses, and I'll go and have a quiet smoke.'"

"Wisely done, Lope," said the shepherd; "I am tired of looking after these folks, and now that they are all right and at their games, I'll take a rest here beside you. By-the-by, your master does not seem to get on so badly with our southern girls. He is a Biscayan, you say?"

"He is said, Master Elasco, to be of one of the best families in my own province."

"Well, he is wondrously like one whom I knew long ago in Barbary, a true Christian and a true gentleman; of a brave and noble yet gentle and patient spirit, of singular learning and far travels; yet when I knew him, he was a slave like myself among the Moors, and we were chained together and forced to work like some hundreds more upon the seaward ramparts of Salee. I was young and headstrong and untaught at the time, with as little thought, knowledge, or discretion as one of my own rams, for my state and breeding had been that of a fisher-boy; and a sore trial I must have been to the wise and valiant man whom fortune had brought so low as to be my companion in bondage; but by degrees his converse and example instructed me. I learned from him how to lighten the burden of slavery by the freedom of thought, and to regard the woes and wants of others as well as my own. Different as our conditions had been, we became fast friends while bound together by the Moslem chain; but at last, to my great grief, he sickened under the sun of Barbary, and our hard work on the ramparts; and there he must have died, but one day a charitable Moor—one of the richest and noblest of his race—came and bought us both—ay, and set us free the same hour, without ransom or bargain; and because my friend was sick took him into his house, and me also, that we might not be parted, for he had found out that we were friends.

Lope, the charity of that noble Moor has made me remember him in my prayers for twenty years and more. He acted like a brother to my friend and me, saw that we wanted for nothing, and when at length, in spite of all his kindness and all my care, my friend went the way of mortals, he made an honourable funeral for him, and built a fair tomb over him in the Moorish fashion, and sent me back provided with all things necessary to the coast of Spain."

"The clergy would scarcely allow that a Moor could do such good works," said Lope.

"May be so, but he did them, and though I do not undertake to dispute what the clergy say, because it is neither safe nor easy, I hold by what the experience of life has taught me, and judge of men according to their actions, believing that there are good and bad among all creeds and races. We have our opinions up here on the southern mountains as free as on your Biscayan hills, Lope. But that stranger was the first and best friend I ever had; your master is exactly of the same bearing, figure, and countenance, and for his sake I wish him well. Is Pedro Perez his friend?"

"He made his acquaintance at a posada in Cordova, and my master being disappointed in another caravan, is journeying with him to La Mancha. Know you anything of the man, Master Elasco? for indeed I have little faith in him."

"I have not much myself, and I know little of him," said the shepherd, "except that he is a master muleteer to all appearance, and carries principally for Master Antonio Diaz, who is a respectable merchant and a good customer to my venta, on which account I allow of Pedro's familiarity. He makes suit to my daughter, as you see, with little encouragement, and I could wish his mind went some other way; for besides that, he brags too much. I like not his looks at times; and Lope, if you have any regard for your master beyond the service and the wages, take my advice, and warn him against getting too intimate with Pedro Perez."

"Regard for my master! that I have," said Lope, "and well I may. Seven years ago, when I was but a boy, and new to the Spanish Main, a crew of English bucaniers took me and a score of unlucky fellows besides in a brigantine off one of the Bahamas, where they had entrenched themselves. There they had a gallows quite convenient among the mangrove-trees; they hanged my comrades on it, their usual mode of reckoning with Spaniards, and would have hanged me but for Count Eduro, who happened to be in the neighbourhood; he broke through the troop cutlass in hand, and partly by blows, partly by persuasion, got them to let me go, and brought me safe with him to his own good ship. Since that time I have been his man, and there never was a nobler, kinder, or more considerate master. I know he would stand by me against a dozen, so you see what right I have to regard and warn him, and many thanks for your good advice, Master Elasco, which I will take without fail."

"Your master had a ship on the western sea, then, and was no doubt a valiant captain; skilful in languages too, I suppose, or he could not have reasoned with English bucaniers?" said the shepherd, a gleam of keen intelligence crossing his grave and thoughtful face.

"Oh yes, he understands everything of that kind," and Lope looked rather confused; "as for a valiant captain, there was not his equal in the King of Spain's

service—all the English were afraid of him. See, Master Elasco, does he not look a noble and gallant caballero, and worthy to win a fair lady?"

The shepherd smiled slyly, but his eye followed that of his companion. The palm-tree under which they sat stood on the highest ground of his domain, and the house, the feast, and the dancers on the green were all plainly seen below, with a rosy flush of the mountain sunset resting on them. The old people sat talking together in the house or under the trees, the young were all on the green enjoying the last dance, and conspicuous among them, from their superior bearing as well as their remarkable beauty, were the Biscayan count and the daughter of De Valdez.

"As fair as she who now dances with him," said Elasco.

"Well, the señora has a face worth seeing, I grant, and came of one of the first families in Cordova, notwithstanding what happened to them; but in all honesty, I would rather see my master bringing home a Biscayan bride," and Lope finished the sentence with a bound from his seat, as a sharp voice behind him cried, "Would you, indeed! The world has come to a fine pass, when such a fellow as you can talk of the concerns of noble families and settle your betters' matches."

"Nay, Señora Jacinta," said the shepherd, for the voice behind them was none other than that of Don Bernardo's housekeeper, who stood there sackcloth and all, leaning against the palm-tree, and gazing down upon the festive scene,—“my friend Lope meant no offence."

"None in the world, but I always speak my mind like a free-born Biscayan." And Lope walked away, having the fear of Señora Jacinta before his mind, ever since his ill-timed inquiry regarding the misfortunes of the De Valdez family.

"No doubt the young man means no harm, since he is a friend of yours, good Elasco, but it puts me out of patience to hear common people talk of their superiors in the manner they do nowadays. There was no such presumption going in my youth, and I think one gets out of patience sooner as one gets older," said Jacinta, taking the seat which Lope had left beside the friendly shepherd. "Oh, but it is long since I looked upon a scene like this, and pleasant it must be for the child out of our dull house, though I had such a business persuading them to let her go. Is she not a beauty, and fit to be the wife of the best hidalgo in the province? There is nobody here fit to compare with her but your own daughter," she continued.

"That is true," said the shepherd. "And I am proud to see Don Bernardo's niece attired so becoming to her rank. Señora, I did not think the family could afford it."

"Oh, it was a present from a friend—the De Valdez have some friends yet, though people don't think so, good Elasco." Had Jacinta been in her last moment that secret would have died with her. "But does not that Biscayan count look as if he had blue blood in his veins, and a fine estate somewhere in the north; don't they dance well together, and look the very pattern of don and donna. Oh, Elasco, if this should turn out to be the beginning of a settlement for my darling—a good match for Rosada, I mean—should not I bless your sheep-shearing feast, and your house, and your family, as long as I lived!"

"So be it, if it be for the child's welfare; and except that Biscayan count's face speaks falsely, which

faces seldom do in the main, he is a man worthy of any lady's love and trust. Let us hope for the best, señora, but also remember that strange birds are apt to fly away as they came," said the prudent shepherd.

"True, true, Elasco, yet what is appointed will come to pass," answered Jacinta, with one of her long sighs. "And I have something more to speak of now that we are alone; you are a discreet and a good man, and will tell me, if you know, is there not living somewhere in the Sierra a certain hermit of great holiness and wisdom?"

"There may be such a one, and for aught I know there may be many hermits in the great Sierra. Holy men in all times have left the sins and follies of the world behind them and gone up to the everlasting mountains, may be to live nearer the skies; but why do you inquire, señora?"

"Because a strange and I think a true report of him came to me down yonder in La Moreria. Manola, the cobbler's wife, who is a sensible woman, and the only person in all Cordova who shows any respect to the house of De Valdez now, has a brother given to partridge-hunting, and two or three times every autumn he comes to Cordova with his birds on account of the good prices he gets there. I am sure some judgment will fall on those rich citizens for their over-eating of good things. Many a time I have wished for one or two of the fat partridges I saw taken into their houses, just to nourish the child in the winter time. Well, Manola's brother, at his last coming, told her, among other tales of the mountains, that one day when he had ventured far beyond his usual track in search of a covey he lost his way in the upland heaths, and came to the brink of a fearful precipice. Looking over it to see if there was any path or means of getting safe down, he saw nothing but shaggy pine-trees, rugged rocks, and a roaring torrent; but in a cleft above the foaming water there stood a tall man, with long grey hair and beard, and clothed in garments of goat-skin, who directed him by signs to a sheep-track, which he had not noticed on the heath, and by it he got back to his old hunting-grounds with great fear in his mind, supposing he had seen a spectre. But afterwards he heard from sundry shepherds and hunters that a hermit of marvellous austerity and holiness of life inhabited that inaccessible and desert place, and that men troubled in mind beyond the common had come from the most distant skirts of the mountains to seek counsel from him as from a saint—which surely one who lives in such a fashion must be—and that they returned home again in good comfort and peace. Moreover, Elasco, some of the shepherds with whom Manola's brother talked on this matter said that you also had a knowledge of the hermit, for you had been seen by them, when searching for stray sheep, coming down from the wilds in which he dwells in the mid-watch of night."

"May be the man was crazed, or delighted in telling wonders, to which hunters and travellers of all sorts are given. I am often abroad by night, looking after my sheep, as all shepherds are, and have been since and before those who watched their flocks on the plains of Bethlehem."

"Nay, Manola's brother is a man of sound and sober judgment, and no relater of false marvels, for I know the man; his sister, who told me, is a woman of good understanding and knowledge above her degree, as might be known by her demeanour to-

wards our house," said Jacinta; "and, good Elasco, for the honour which you above all men bear the ancient and luckless family, tell me what you know of the hermit, and where to find him."

"No man can tell or ought to venture on that which is beyond his knowledge," said the shepherd. "The honour I bear to the house of De Valdez, and to you for their sakes, señora, would make me willing to do a much greater service than that which you ask, were it in my power; but even if the tale of this partridge-hunter were true, to what end is your inquiry?"

"Because it would be well for me to see and converse with one who could give help and counsel to a troubled soul. And oh, Elasco, mine has been troubled long with a burden that lies upon it like a heavy stone on a marshy soil, sinking in deeper year by year."

"There is no lack of confessors in Cordova; you have monks and friars of all sorts to choose from at the door." The shepherd's eyes were on the ground, and so were Jacinta's. Those old and honest acquaintances had something to conceal from each other, and sat there silent for a minute or two in the gathering twilight, while ringing laughter and merry voices, the sounds of sport and pleasure and festivity, came up from the heart of the dell.

"There is none of them that can help me, none to whom I dare look for help, excepting that hermit of the hills. Many a time I have dreamt of him since Manola told me her brother's tale; and dreamt, too, that his counsels gave me peace, which no other counsels can. Elasco, my trouble is strange and sore," and the usually high pitched voice of Jacinta sunk to a feeble wail.

"Then, señora," said the shepherd, rising as if to finish the conference, "bethink you that there is a confessor better and wiser than monk, or friar, or hermit; whatever the burden of your soul may be, lay it before God, and trust no more in man."

"He knows not, or he will not tell me," said Jacinta, as she looked up and saw Elasco already among the revellers on the green. "But I must and will find the hermit who appears to me in my dreams. May be Elasco was right in that last advice he gave me, if one could get peace by it; but I am too old to learn new ways of thinking and strange opinions, as everybody knows he did in Barbary. Travelling abroad and living on the mountains make people bold and free in their notions—they have no Inquisition up here." And with another long sigh, she wandered away to the solitary outskirts of the darkening valley.

THE NATURAL HISTORY OF DRESS.

I BELONG not to the fashionable world, and know nothing of "dress," male or female, beyond what any observant man is bound to know. My purpose is to describe matters less superficial and mutable than form and shape in attire. I am going to treat of the varieties of dress in their substance and texture; the contrivances and inventions of the human species to adapt itself to the elements and conditions in which it finds itself placed.

Truly it may be affirmed that nature has invested the human animal with no covering at all—no cover-

ing, at least, comparable with the hair and fur, wool and feathers, so liberally dispensed to bird and beast. If we grant that the human body, save on the soles of the feet and the palms of the hands, is covered with short downy hairs, we do not invalidate the argument. The down in question counts for little or nothing in the way of protection against external influences. It is merely rudimentary, a mere indication of what becomes an actual protection in the inferior animals. In point of fact, to put the case plainly, the human animal is, to all intents and purposes, naked. Would he protect himself against the elements, then must he have some artificial investment—raiment or dress.

HEAT NECESSARY FOR LIFE.

Suppose we put the case this way. Whereas non-human animals of various orders and species are restricted to certain parts of the world, man can inhabit almost any part. No zone is too hot for him, almost no region too cold for him. The adaptability of the body under varying circumstances is wonderful. The assertion may confidently be made that no mere extreme of heat or cold makes any parts of the world uninhabitable for human beings. The real conditions of vital impracticability are not those of temperature, but of miasms and other atmospheric poisons. I will assume that you are as near the north pole or the south pole as you choose to go, or are able to go, and when there arrived, that you, in the behests of science, put the bulb of a thermometer in your mouth, under some precautions for personal safety which do not concern us at this time to expatiate upon. The thermometer would indicate about the degree of 98 to 100 Fahrenheit. Having noted this, let us assume the venue changed, imagining the experimenter to have taken his thermometer to some part of the torrid zone. Again he mouths the bulb and watches the rise. Probably, if not versed in this class of experiment, the speculative observer would expect that, being in the torrid zone, his mouth would be considerably hotter than it was in the frozen zone. No such thing: the thermometer would indicate, as before, the temperature of 100 Fahrenheit, there or thereabout.

Numerous observations go to show that the temperature of 100 degrees Fahrenheit, or thereabout, is necessary to the life of human bodies. If heat more than this be communicated, then by means of perspiration and exhalation the vital organism provides for keeping it down; but against a contingency of the opposite sort, against any excessive cooling of the human body, man himself must make provision. He does it in one of two ways, or more generally by a combination of both. He may either warm the atmosphere around him, or he may prevent the escape of his own animal heat by some suitable attire. Perhaps it may be here not inexpedient to call attention to one of the most common functions of heat—namely, its tendency to distribute and equalise itself. Contradictory though the statement may seem, nevertheless the terms heat and cold have reference to one and the same quality, the difference being wholly relative. If a bar of iron be drawn red-hot from the fire and suspended by a wire in the air space of a chamber, then, as is well known, the bar will in time grow colder, and the atmosphere of the chamber will grow warmer. The effect will continue progressively until the bar and the atmosphere are equally cool or equally hot—just as we

like to put the case, either term being equally correct. Now, if we suppose a naked human body to take the place of the bar, there will be just the following modification of result. Whereas all excess of temperature possessed by the bar over the atmosphere was from an extraneous source—the fire whence it had been drawn—the human body has, so to speak, a furnace within itself, it develops its own animal heat. As in any ordinary fireplace the amount of heat given out is proportionate to the energy of combustion, so with the vital animal furnace. It is within the experience of most, if not all of us, that the body can be fortified against external cold by the eating and drinking of suitable things, as by investment in suitable attire, though not so permanently. For a time the body can protect itself against cold by increased exercise, as everybody knows; but the concomitant circumstance is not so usually borne in mind, that every act of exercise, be it walking, running, flapping the arms against the sides—a common resource of chilly people—or, in short, any possible variety of motion, corresponds to what modern physicists would call, speaking of machinery as we now speak of the human body, a fuel equivalent. The ultimate effect of motion is to consume a proportionate amount of food fuel, as may be impressed on the mind by remembering the fact that severe exercise needs good eating and drinking.

DEVELOPMENT OF HEAT.

It will be proper here to explain how the animal heat is developed, and where it comes from. So long as an animal lives, a large number of chemical operations go on in the body, and chemists are well aware that the majority of chemical operations are attended with the evolution of heat. One function, respiration, predominates so much over the rest that physiologists once regarded it as the only source of animal heat. This is not so. Doubtless the digestive function contributes to the general result, and others still of minor importance may be indicated; still, respiration counts for so much in the total that we must devote to it particular attention. What, then, is respiration, and in what way does it develop heat? Chemistry enables us to give an answer. Respiration is the process by virtue of which atmospheric air, being made to act on the blood, consumes away the superabundant carbon or, to put it more plainly, charcoal, converting it into a transparent, invisible, but poisonous gas, carbonic acid. The means for promoting this action are different in different animals. In all mammalian animals the respiratory apparatus is fashioned after one type. Whereas the blood as it flows into the lungs is dark coloured, it comes out red, the charcoal, to put it plainly, consumed away. Shall we say *burnt* away? We might with very little stretch of language. Except in degree, the burning of charcoal in a stove is strictly comparable to what happens to the carbon of the blood. In the process of respiration we certainly have neither incandescence nor flame, but we have heat. We seem to be justified, then, in saying that combustion actually goes on in the lungs, but only a slow combustion.

FOOD THE FUEL OF THE BODY.

The question now suggests itself, Where does the carbon or matter of charcoal come from, that

respiration has to burn away? It must either come from the air by breathing, or from the food by digestion. We know it does not come from the air, the function of respiration being specially devised to the contrary end, the burning of carbon away. It comes from the food, and one particular sort of food, such as is rich in carbon, but poor or altogether deficient in nitrogen. Oils and fats best answer to this description, so do starches, such as arrowroot, tapioca, and the like. This being explained, the reason will be apparent for the appetite for oils and fats so prevalent in cold climates. To the Esquimaux, tallow candles are a luxury, and the liking of Russians for train-oil is proverbial.

EFFECT OF CLIMATE.

Consideration of first principles leads us to the answer to the question, Why does the human animal clothe itself? First and most important, the human animal clothes itself to assist nature in supporting the proper grade of animal heat, by keeping heat in or cold out, just according to circumstances. Second, the human animal clothes itself out of deference to a sentiment—the fig-leaf sentiment let us call it, to avoid circumlocution. Third, the human animal—at least, the human animal of the lovelier sex—clothes itself under the impression that natural beauties will be thereby enhanced. To what extent this idea may be founded on fact, I do not pretend to know. It is an abstruse subject. As little would I presume to decide on the much-debated question whether the lovelier sex lend themselves to the wonderful mutations of fashion to the end of pleasing the plainer sex or vexing each other. A Saturday contemporary has debated this point with such small degree of success that I have no encouragement to follow the learned contemporary's lead.

Having cast sentiment and fashion aside (not that they are not good things in their way, but that they do not come within the scope of my thesis), resuming what we may call the thermometric part of our subject, the argument narrows itself to this: Whereas, in the torrid zone, the human body internally—the mouth for example—is colder than the atmosphere, in the frigid zone it is hotter than the atmosphere, which begets the necessity that hot climate attire should be devised on the principle of keeping heat out, whereas cold climate attire should be devised on the principle of keeping heat in. The climate being hot and equable, then perhaps, if consideration of fashion and elegance be disregarded, the very best attire is a smear of some sort of grease or oil. Cocoa-nut oil is much used for this purpose in many of the South Sea Islands, common palm-oil in some parts of central Africa, notwithstanding a certain odour not to be called refined. In Abyssinia, butter is much used as an article of attire, and for that climate it has many advantages. A good pat of butter being stuck upon the head, an Abyssinian goes forth with no other covering than fashion and fig-leaf sentiment admonish. The genial butter melts in the sun, and leaking down, a bad heat conductor helps to keep the Abyssinian body at the normal 100 degrees Fahrenheit, enjoined so strenuously by nature. Here, too, let me add that the partiality for what we may call butter attire is not a mere Abyssinian prejudice. An Englishman, Mr. Mansfield Parkyns, a gentleman now holding office in the bankrupt court, if I

mistake not, spent some years in Abyssinia, and published a book of Abyssinian travels. I have read that book, and remember well the eulogistic way our English traveller speaks of butter as an article of attire. The impression the reading of his book of travels gave to me was that but for the fashionable, and still more the fig-leaf sentiment, the traveller would not object even now to go to business with a pat of butter on his head, leaking down *pro re nata*, as doctors write in their prescriptions, guarding himself against the quick and incalculable mutations of our English climate.

It is possible, nay, probable, that grease attire, however good in itself, may remain perpetually under a ban amongst people who call themselves civilised; and moreover, even supposing that objection got over, it is a sort of investiture only adapted to a warm and not very changeable climate. Grease or oil is in itself an admirable non-conductor of cold or of heat, just as one likes to put the case. If by any means a somewhat thick layer of grease or oil could be invested over the human body, the retention of animal heat would be admirable. It is in this way whales are protected against the arctic cold. The blood of whales is as hot as human blood, though the animals swim about in ice-cold water. This is brought about by the retention of animal heat through the blubber, a thick greasy investiture. A mere film of oil in the Abyssinian fashion is less efficient, and so it comes to pass that human beings are obliged to protect their bodies against the inroads of cold by some sort of investiture, usually fibrous matter. Now what are the sorts of fibrous matter available for attire? Let us enumerate. First and most obvious there is wool, perhaps, taken all in all, more excellent than any other. After wool come down and feathers, not so much, however, as materials of clothing attire, as of bed-clothes. Woolly and furry animal skins are excellent so far as concerns their power of retaining heat, but they are open to some objections on the score of uncleanness. Next follow cotton, silk, and linen, concerning which and each of which a good deal may be said, and I on future occasions shall endeavour to say it.

FATHER HYACINTHE.

PREACHING is not one of the strong points of the Papal system. The altar rather than the pulpit is in that system the centre of attraction, and symbolises the genius of Romanism as opposed to the Protestant faith, with its appeals to the intellect and the conscience in the language of the people. Yet, with that wonderful flexibility and adaptation to varying tendencies and circumstances which have been so well pointed out by the late Lord Macaulay, in one of his most celebrated essays, the Church of Rome knows how, in special cases, to convert the pulpit into a powerful instrumentality for the promotion of her own ends, and to secure the advocacy of some of the most accomplished masters of sacred eloquence. Thus it has been in Paris. Speaking of the reverses which the French priesthood suffered by the downfall of Charles x in 1830, and their isolation from the popular sympathies, a writer who had been closely observant of the entire process, remarks: "Oratory, which is one of the passions of the nineteenth cen-

tury, promised to re-populate the desert; the clergy therefore instituted regular and frequent preachings, designating them 'conferences,' which sounded to the unbelieving ear more harmonious than that of sermons, announcing them with great display in the public papers. Curiosity was awakened; and a multitude flocked to the sanctuary, composed of men of letters, lawyers, wealthy capitalists, political personages, and magistrates." It was to audiences of this class that Lacordaire—one of the first who preached the new kind of discourses—addressed himself. These "conferences" were, in fact, lectures, in which the speaker allowed himself the utmost latitude in the selection of his subject and the method in which he treated it, and seemed to argue with each auditor as a fellow-citizen, on an equality with himself, rather than as a divine authoritatively instructing his flock. Beside the Abbé Lacordaire will henceforth stand, in the page of history, as a *conférencier* of surpassing ability, the Père Hyacinthe.

The family name of this now celebrated man is Loyson—that of Hyacinthe having been adopted by him, according to the usage in such cases, upon his entry on a monastic life. He was born at Orleans, according to one account, in 1827; according to another, a few years earlier. His father was the rector of a college in the south of France; his uncle achieved some distinction as a poet and politician, and was the intimate friend of Victor Cousin; and his brother is at the present time one of the theological professors at the Sorbonne, and is well known for the breadth of his religious views. He received a liberal education; and at Pau, where he finished his secular studies, he distinguished himself by writing some poetry, which is said to have been of considerable merit. At the age of eighteen he entered the seminary of St. Sulpice, in order to study for the priesthood; here he remained four years, and was then ordained. Thence he went to Avignon, and taught moral philosophy in the clerical seminary there. Subsequently in a similar institution at Nantes, he filled a chair of divinity, and was then for ten years stationed as a priest at the Church of St. Sulpice. Sighing for the ideal of the Christian life, it is said, which he thought to be associated with the observance of the monastic vow, he then entered the order of the Barefooted Carmelites. In 1864 he was made superior of a small convent at Passy, near Paris, in which position he enjoyed considerable liberty, and mixed more freely with the outer world than is usual with professed members of monastic orders. Having for some time occupied the pulpit of the Madeleine, where he gained the ear of large audiences by the liberality of his sentiments, as well as by his eloquence, his fame as a preacher attracted the attention of the present liberal Archbishop of Paris, and for several years he was appointed to preach the Advent course of sermons in Notre Dame, the Lent course being impartially reserved for the representative of the opposite school of the Roman Church—Father Felix. These sermons were entirely extempore, and were chiefly on general topics—"Society," "Education," "The Family," "The Church." This was the subject of his last series, and his hearers were struck with the boldness with which he denounced the pharisees of his time, and welcomed the Christian communities outside the Catholic pale as parts of Christendom.

In one of his lectures, referring to the pharisaism

to be found in his own communion, he said,—“It is not by hypocrisy that the bad priest dishonours his ministry. Hypocrisy is a thing vulgar and base,

and to purify the sinful soul!” “As he said this” (writes one who heard him), “there was in his voice, and in the whole expression of his sad and



soon unmasked, which cannot long deceive any one. But it is by that cold, cruel pharisaism which puts the letter in place of the spirit, the dogma in place of charity, in a religion which is all love. It is not with hands hard and cold that the priest must touch the wounds and sores of humanity, but as a mother in her love for her children covers the plague spots which mark the outbreaking of revolting disease. It is with burning lips that he is to suck the poison from the very blood of the death-smitten; it is with tears of charity and of tenderness that he is to wash

beautiful countenance, something of the tenderness of a father—he seemed to yearn towards those who listened to him with an irresistible attraction, and with one of his electrifying gestures he threw open his arms as if he would take upon his own heart the griefs and the remorse of every troubled spirit. But merely to repeat his arguments and illustrations could give no impression of his power, for it lay in the man, in his eye, his gesture and his voice. To make you understand its effect, I must paint for you that countenance so *mobile*, now grave and stern, and

now wearing a look of ineffable tenderness. His gestures were full of energy and animation. There was intense life in every limb and every motion. Now he appeared as if he were the accuser of his hearers, flashing the light of conscience on every deed of guilt. At such a moment you might believe that you heard another Savonarola thundering against the vices of the age. Then suddenly his tone changed and his manner became tender and almost caressing, as if he would draw the multitude to the feet of Him whose agony he described."

The eloquent Carmelite complied with a request to preach at Lyons, in the spring of last year, for a charitable object. That city, the seat of the great Roman Catholic Missionary Society, known as the Institution for the Propagation of the Faith, is, so far as it is not infidel, intensely Ultramontane. Father Hyacinthe had very large audiences, some of whom must have been not a little astonished at what they heard. Speaking of the last continental war, he said, "Do you know why Prussia triumphed in the field of battle? 'Twas not because there was a lack of bravery on either side; it was not the effect of that most wondrous weapon for the acquisition of which men are so eager; but it was because the assailant was better educated than the assailed, and had a superior religious training; it was because every Prussian soldier had a Bible in his cap or helmet. In other places I have asserted, and I assert it here again, that that which constitutes the strength of Protestant nations is, that when the people come home from their work they enter the family circle, and, sitting by their hearths, they read the Bible and the national poetry. We are behindhand with Protestant nations, and especially with those that dwell beyond the Atlantic and the Straits of Dover. I have trodden English soil on two occasions, and have come to the conviction that the strength of that country is from the Bible." In the same sermon he observed: "The day is gone by for preaching up monasticism, austerities, retreats, and celibacy. There was a time when all that might have been necessary, but at the present hour the want of France is Christian households." More recently, at the Peace Congress, he delivered an address, in which he grouped together, as equally deserving of respectful mention, the "three religions, the Jewish, the Catholic, and the Protestant." He had been repeatedly rebuked by his superior, but soon after the delivery of this address he was summoned to Rome and had an interview with the Sovereign Pontiff, and with the general of his order. On his return to Paris he was fiercely attacked by M. Louis Veuillot, and impudently challenged to give an account of what had passed between himself and the Pope. Father Hyacinthe did not render railing for railing, but simply replied that he had been received by Pius IX with fatherly kindness, and that his sense of personal respect forbade him to disclose the particulars of the interview. At length he could endure the restraint which it was sought to impose upon him no longer; he notified to the Archbishop of Paris the impossibility of his preaching at Notre Dame, and soon afterwards issued his now famous letter.

In that document, addressed to the general of his order, he refers to the "open attacks" and "whispered accusations" of which he had been the object, during his five years' ministry at Notre Dame. To the "menaces of an all-powerful party at Rome"

he traces a change towards him in the disposition of his superior. "You accuse me," he says, "of doing that which you encouraged, you blame that which you approved, and you command me to use a language, or to preserve a silence, which would not be the complete and loyal expression of my conscience, I do not hesitate an instant. With words made false, in obedience to the commands of my superiors, or mutilated by misleading reticence, I cannot remount the Cathedral of Notre Dame. . . . At the same time, I quit the convent in which I have dwelt, and which, in the new circumstances of my position, has become to me a prison of the soul. In acting thus, I am not unfaithful to my vows: I have promised monastic obedience, but only within the limits prescribed by integrity and conscience, by the dignity of my own manhood and of my sacred office. I have promised monastic obedience under the benefit of that superior law of justice and of 'royal liberty' which is, according to the apostle James, the true Christian law.

"It is the more perfect practice of that holy freedom which I have demanded in this cloister for a period of more than ten years, in the fervour of an enthusiasm which has been free from every selfish calculation, although I cannot add that it has been free from every illusion of youth. If, in exchange for my sacrifices, I am to-day offered chains, it is not only my right, but my duty, to reject them.

"The present hour is solemn. The Church is passing through one of the most violent, most obscure, and most decisive trials of her existence on this earth. For the first time during three hundred years an Œcumenical Council has not only been convoked, but declared necessary; these are the expressions of the Holy See. It is not at such a moment that a preacher of the gospel, even were he the least of all, could consent to remain silent, like the dumb dogs of Israel—unfaithful guardians whom the prophet reproaches with being unable to bark: *Cane muti non valentes latrare*.

"The saints are never killed. Of those saints I am not one, but nevertheless I belong to the same race—*fili sanctorum sumus*—and I have always been ambitious to put my feet, my tears, and, if that should fail, my blood, in the traces which they have left.

"I raise, then, before the Holy Father and the Council my protest, as a Christian and as a preacher, against those doctrines and those practices which are called Roman but are not Christian, and which, in their encroachments, always more audacious and more fatal, tend to change the constitution of the Church, the basis as well as the form of its instruction, and even the very spirit of piety. I protest against the divorce—impious as well as foolish—which is sought to be effected between the Church, which is our mother for eternity, and the society of the nineteenth century, of which we are the children in a temporal sense, and towards which we owe duties and love.

"I protest against that still more radical and frightful war with human nature, which finds its most indestructible and most holy aspirations assailed by false teachers. I protest, above all, against the sacrilegious perversion of the gospel of the Son of God himself, of which the spirit and the letter are equally trodden under foot by the pharisaism of the new law. . . .

"I appeal to the Council which assembles to seek remedies for our evils, and to apply those remedies

with as much force as mildness. But if fears, which I do not wish to share, should be realised; if the august assembly should not have greater freedom in its deliberations than it has already had in its preparations; if, in a word, it should be deprived of the characteristics which essentially belong to an Ecumenical Council, I would appeal to God and to man for the summoning of another, truly united in the Holy Spirit, not in the spirit of parties, really representing the Universal Church, not the silence of some and the oppression of others. 'I suffer cruelly because of the suffering of the daughter of my people; I utter cries of sorrow, and terror has laid hold of me. Is there no balm in Gilead? and is there no physician there? Why then is not the wound of the daughter of my people closed?' (Jeremiah viii.)

"In short, I appeal to thy tribunal, O Lord Jesus! *Ad tuum, Domine Jesu, tribunal appello.* It is in thy presence that I write these lines; it is at thy feet, after much prayer, much reflection, much suffering, and much attention, it is at thy feet that I sign them. I have confidence in them; and if men condemn them on earth, thou wilt approve of them in heaven. That suffices me for life and for death."

M. Dupanloup, Bishop of Orleans, was among the first who remonstrated with Father Hyacinthe, on hearing of the step he was about to take. But it was in vain. "What you describe as a great fault committed, I call a great duty accomplished," was the monk's reply. He left his monastery and retired to the house of a relative in the suburbs of Paris. Hyacinthe was penniless, but a generous and sympathising friend provided him immediately with ample resources for the supply of all his personal wants. He soon embarked for America, with the intention, it was said, of remaining there about two months, his departure being on the very day he was summoned to re-enter his monastery on pain of excommunication, and which it may be presumed has been now fully incurred. His object in the visit is said to be to ascertain personally how far the sentiments of the great German as well as American population and priesthood who belong to the Roman Catholic Church in the United States share the feelings which have been of late manifested on the other side of the Rhine of repugnance to the policy which has suggested the Ecumenical Council. The presence of the courageous Carmelite has naturally produced not a little sensation in the great empire city of the West. In conversation with a well-known clergyman there, soon after his arrival, Father Hyacinthe said: "I remain a Catholic, but will resist the abuses of the Church. I recognise the Protestant as well as the Catholic as being a Christian religion, and I shall esteem it an honour and a pleasure to become acquainted with all Christians in this country [America]. I expect to remain here for about two months, during which time I will observe and study the religious, social, and political state of things. I will then return to Europe, but whether I go to Rome during the session of the Ecumenical Council or not depends on circumstances." He declined to address any public assembly in the United States, but a letter written by him after his arrival, and read at a large meeting of Protestants in New York preparatory to the general conference of the Evangelical Alliance in that city, conveys his latest sentiments on some of the most important points which at present agitate Christendom. He writes:—"I am still faithful to my Church. I am none the

less sensible of the interest which must be felt in the bosoms of other churches in what I may say or do within the pale of Catholicism. For that matter, I have never deemed that the Christian communions that have been separated from Rome have been disinherited of the Holy Ghost, and without a part in the infinite work of the preparation for the kingdom of God. In my relations with some of the most pious and the most learned of their members, I have experienced in the very depths of my soul, that unutterable blessing of the communion of saints. Whatever may divide us externally in space or in time vanishes like a dream in the presence of that which unites us within—the grace of the same God, the blood of the same cross, the bond of the same Spirit. Whatever be our prejudices, yet under the eye of God who seeth every hidden thing, who gives his hand which is leading us, we are labouring all in common for the upbuilding of that church of the future, which shall be the church of the past in its purity and its original beauty."

LIFE ASSURANCE.

THE obligation which impels every prudent man to do the utmost in his power towards providing for the wants of those dependent upon him, found its most earnest and practical expression in the form of Life Assurance. The duty of availing oneself of this kind of provision, while it was largely insisted on by the press, and sometimes also from the pulpit, was generally recognised by the public; and during the course of the last two or three generations insurers have constantly increased in number, and insurance companies, under every possible phase, have as constantly multiplied. This form of guarantee against misfortune suited the English temperament, mainly, no doubt, because it had the character of independence, and enabled the people to do for themselves what they are so reluctant to have done for them by others. For a long time there was no mistrust of the companies, and until a comparatively late period the confidence of insurers in those who had the control of their deposits seems to have been unshaken. The grounds of the general confidence are not far to seek. The principles upon which life assurance is based have all along been familiar to the people; scientific tables of the prospect of life at all ages, and consequently of the value of assurances of every kind, have for many years past been thrust within the sphere of every man's observation, and have formed a part of the popular reading, inasmuch as no journal, even of the humblest description, is for any length of time without them. Thus no one wishing to insure could remain ignorant of the simple elements of insurance, unless he chose to do so; and whoever looked into the matter from a common-sense point of view would be likely to be impressed with the soundness of the principles on which, for some forty years past, assurance companies have been avowedly based. Theoretically, there was no risk in dealing with such offices, or if risk there were, it was the veriest minimum, and lay far off in the remote future. Such, at any rate, was the public opinion as evidenced by the best of all tests, the increase of insurances.

But it is not enough that the principles upon which a scheme is based be sound, in order to insure success. There must be something else besides, and that this something was wanting, in a multitude of

cases, must have been known long ago—if not to the public, who are mainly interested, at least to those persons who had the management of affairs, who were behind the scenes, and were familiar with the cunning devices in use to mislead the unwary. The sudden collapse of the Albert, and the resulting shock to other companies which are now in the throes of dissolution, or daily expecting them, have revealed a state of things which has naturally created an alarm almost amounting to panic among the vast body of insurers throughout the country. It has been estimated by a gentleman thoroughly competent to judge, that at the present time not less than a full sixth of the existing assurance companies are rotten, and must ultimately fail. This means that assurances to the amount of fifty millions sterling at least will never be paid—an aggregate sum equivalent to that amount, or nearly so, having been in part fooled and frittered away, and in part viciously appropriated, instead of being invested in securities, as it should have been, to meet contingencies which, if remote, were yet known to be inevitable.

The insolvency, actual or impending, of so many associations which ought to be prosperous, is traceable mainly to two sources—the first being mismanagement under various forms, and the second, to use a plain term, rascality. Under the head of mismanagement should be classed all abnormal expenses, such as lavish payments to promoters, managers, and agents, and all profuse outlay in architecture, printing, advertising, or in puffing the office with the view of extending its operations at whatever cost. Wherever there are large sums of money to be dealt with, there the unprincipled jobber will if possible crush himself in, and have the handling of the cash, and so handle it that a considerable percentage of it shall stick to his own fingers. Cash that belongs to numbers of people is far more exposed to the dexterous manipulations of such fellows than property of any other kind: it is nobody's special business to look after the interests of outsiders, and, unless the governing body be men of high moral character, they will be found, as a rule, rather inclined to participate in any plausible and "pleasant" application of the funds than to oppose it. When an expert jobber gets the reins of government in his hands he will be sure to find means to make the company profitable to himself, whatever it may prove to the insureds.

But the revelations which have latterly been so abundant point to other worthies besides projectors, and who are no less skilled in the art of taking care of themselves. There is, for example, the "Tug," as we shall take the liberty to denominate him. This enterprising navigator in the sea of speculation is sure to be a gentleman of some pretensions; perhaps he is an M.P., perhaps an ex-placeman, or some one with "a handle to his name." He knows, for he makes it his business to know, the predicaments, actual and probable, of well-nigh every great monetary speculation afloat. He never concerns himself with the small craft; they must all weather the storm for themselves, or come to grief among the breakers, as it may happen. But he keeps a watchful eye on the great ventures, and has a special affection for insurance companies in particular. Does one of those get among the shoals and sandbanks, the gentlemanly "Tug" is immediately off to its assistance, and he propounds his plan for securing its safety—not by towing it safely into port

—that would not suit him, even if he could accomplish it, as he well knows he cannot. His plan is to lash the foundering vessel to another and bigger vessel, also tempest-stricken, so that the final wreck may be deferred though it may not be prevented. In other words—to drop the similitude—the Tug is the gentleman who condescends to effect transfers and amalgamations between companies actually insolvent and companies over which insolvency is impending and looming ominously in the distance. He professes to be able to perform the impossible exploit of making a plus out of two minuses, or out of twenty minuses, or more if you like; and in one sense he does it, inasmuch as he makes invariably a grand plus for himself, because he receives as commission a percentage on all the business he transacts, and as immense sums are involved in negotiations of this kind, his pickings are anything but a trifle. It is said by those who ought to know, that the Tug will not unfrequently net his fifteen or twenty thousand pounds at a haul—and, indeed, we might instance, if we chose, a clever genius in this department of speculation who, during the financial throes and tremors which first prefigured and then inaugurated the present panic, was enabled by his brotherly and sympathising endeavours on behalf of bewildered insureds, to put the best part of one hundred thousand pounds into his own pocket. What renders affairs of this kind so pleasant and agreeable to the Tug, is the reflection that he is always regarded by transferees as a benefactor, and looked up to as such; and you may sometimes note him at the board meetings, blushing, of course with innate modesty, at the encomiums heaped upon him by his grateful victims.

The "Wrecker" is a less plausible worthy. He has precisely the same object in view as the Tug has,—that is, the same special regard for his private interest—but he sets about the business in a different way, affecting no sympathy, unless for what he calls abstract justice, by which he means his right to make what he can for himself out of a failing concern. He deals with the vessel in difficulties in his peculiar manner; his policy is to hasten the wreck, not to defer it, and he does his best, therefore, to drive it among the breakers as rapidly as possible. His interest in an embarrassed company centres in the winding up, which he spares no pains in bringing about whenever that consummation is practicable. Such a consummation may be accelerated in various ways—by judicious silence and ominous shakes of the head when the affairs of the company are discussed in his presence—by seemingly reluctant advice to intending insurers—by what is called "crabbing" the society, that is, by speaking of it doubtfully, and circulating cautiously reports to its discredit, etc., etc. When the time is ripe for action, the Wrecker, or rather some officious friend of his, presents the fatal petition to the Vice-Chancellor, and the order for winding up being issued, he is then all right, as he has got himself or his *alter idem* appointed liquidator, and thenceforth the concern is pretty well under his thumb, and he can do as he likes. What he likes to do, and does, is to accumulate costs from month to month, and perhaps from year's end to year's end, and liquidate them, as the cash comes in, into his own pocket—winding up at length, but not before that pleasant game ceases to be profitable.

There are various other foes to the prosperity of insurers whose feats are worth recording, but for lack of space we must note them summarily. Some of

them are exceedingly tight barnacles—as, for instance, the touting agent, who runs up and down the rail, and spouts his voluble rhetoric throughout his special district in praise of a company which he knows to be on its last legs, and swelling his own profit by commissions which no prudent company would pay. Then there are advertising agents, who have *carte blanche* to puff the company in the popular serials, and who waste no end of money by thrusting long and expensive advertisements into publications which have literally no circulation at all, and which would collapse to-morrow but for the patronage afforded them in this way. But we must finish with this part of the subject, and offer some practical advice for the benefit of intending assurers.

Notwithstanding the sad failures of insurance companies, there is no idea—there can be no idea—of giving up the practice of insurance. As some one has well said, there is nothing at all unsound in the system of assurance—the flaw revealed is a moral, not an arithmetical, flaw—and, with fair dealing and honest management, insurance offices based on the recognised principles must succeed. What, then, is the proper course for an intending insurer? In the first place, let us advise him that no society can have a fair claim to his patronage which does not publish its accounts in a detailed form, showing its actual financial condition—its responsibilities, and the means it has to meet them. He should look upon reticence in any one particular as a token of unsoundness, and act accordingly. In the second place, let him not rely implicitly on the statements of agents paid by commissions on premiums. It has been urged in favour of these functionaries that they cannot be expected to work for nothing; but since no other banker employs agents to tout for business, why should the insurance company, which banks your savings, be expected to do so? The effect of the needless multiplication of speculative agents on a company is generally to plunge it into difficulties, and even when that is not the case, the agents' commission eats up the profits the insurers have a right to share. There are old companies which, although they never paid commission agents, are actually paying at this moment more than double the sums originally insured upon policies falling due—while there are other companies which cannot pay their bare claims, simply because their agents' commissions have swallowed up their resources.

The inexperienced assurer may reasonably ask for some test by which the safety of a company may be ascertained. The "Saturday Review" in a late article propounded such a test. The writer affirmed that when the accounts showed that the accumulated funds of the society were not less than eight times the amount of the annual premiums, or than one-fourth of the money assured, such society would be "quite safe." This rule is sufficiently definite, but we must say that, for a reason to be presently stated, we should decline adopting it in our own case. Another writer, Mr. Paterson, of Liverpool, who derives his data from experience, gives test figures which differ strikingly from the above. Instead of propounding a general rule applicable to all companies, he classes them according to age. Societies of forty years' standing, he says, should have in hand 25 per cent. of their liabilities; those of thirty years' standing, 22½ per cent.; those of twenty-five years, 20 per cent.; those of twenty years, 17½ per cent.; those of fifteen years, 15 per cent.; those of

ten years, 12½ per cent.; and those of seven years, 10 per cent. It is evident that if Mr. Paterson is right, the rule of the Saturday Reviewer must be very unfair towards the younger societies, since it would be inferred that such societies could not be safe until they had accumulated funds to the prescribed amount. We know that such is not the case, that there exist societies of comparatively few years' standing which are perfectly sound, while others much older are in a shaky condition. The fact is, that the solvency of an office is not to be measured by the proportion that its funds bear to the sums assured, but by such proportion taken in connection with the prospects of life of the persons assured in it. A society may have invested more than eight times the premium revenue and yet be hopelessly insolvent if its insurers be far advanced in life; while another may be quite safe when its investments are hardly three times the amount of its premium revenue, provided the mass of its insurers are young. An intending insurer, therefore, should ascertain the average ages of the subsisting policies in the company he selects, and weigh its means with its liabilities impending or remote. People will say this is not an easy task for every one, and many a man wishing to insure will mistrust his own capacity to make a wise selection. To obviate this difficulty, among others, and to put a period to the predatory exploits of projectors, tugs, wreckers, and the swarms of devouring barnacles, it has been suggested that the English system of management should be made to accord with that of America, where the State exercises a supervision over the affairs of assurance companies, and compels them to solvency by a set of stringent regulations. It is possible that some analogous measure may ere long be adopted with us; it would probably arouse opposition in the first instance (for it would be protecting the carcass from the vultures), and much would be plausibly urged against it; but it would be hailed as a great boon by the public, who would be released from the mistrust and anxiety which for some time past have almost paralysed their efforts in this direction.

We cannot conclude without earnestly calling attention to a new plan of insurance, which seems to us specially deserving of consideration, because it puts into the hands of every insurer that check to the reckless management of companies for want of which so many have come to grief and so much domestic ruin has been wrought. This ingenious system has been devised by Dr. Farr, of Somerset House, and already adopted by an insurance company in Manchester. The method is this: The only form of investment allowed by the company is government securities. Eighty per cent. of the sums paid by the assured is invested in the funds at compound interest, to provide for the policies. The remaining twenty per cent. goes for expenses. An audit-sheet is issued annually by the company; which audit-sheet sets out *every policy issued by the company*, with the number of the policy, the age and initials of the assured, the total amount of premiums paid by him, the proportion of such premiums invested, with the accumulated interest thereon, the *surrender value* of the policy, and the sum assured. Accompanying the audit-sheet are certificates, by the stockbrokers, the trustees, and the auditors, for the total amount of the proportion of the premiums invested. Each of the assured will naturally look for the record of his own policy, and thus every item of

the investment account will be checked, so that unless the stockbrokers, trustees, and auditors all agree together to swindle the public, there is a guarantee that eighty per cent. of all the premiums paid will be available for the policies as they fall in. Upon every policy issued is endorsed the *surrender value* of that policy on every subsequent year it may be in force. The surrender value, which at first is rather less than fifty per cent. of the total amount of premiums paid, rises in percentage as the totals increase; and the amount *may at any time be drawn out by the assured*, either as a loan or as a surrender of the policy.

Here, as far as it is possible to judge, we appear to have a total absence of risk; and in addition to the welcome security the system affords, we have the creation of a new class of money values which may be regarded as a practical addition to the currency; because every policy, being endorsed with its surrender value, may be used as so much cash by an insurer whenever it suits his purpose so to use it—it being convertible at any time into a draft, payable on demand, upon the company's stock. Compare this with the absurd values, or no values, attached to policies, when the owner wants to turn them into money, by ordinary insurance companies. We are much mistaken if this new system is not destined to work, ere many years have passed away, a remarkable revolution in the whole business of assurance, and to secure for its far-seeing originators the grateful esteem of insurers in all ranks of society.

THE PENINSULA OF SINAI.

CHAPTER II.—THE START FROM CAIRO.—GENERAL IMPRESSIONS OF SUEZ, AS IT IS.

ON a Thursday morning in the month of March, 1868, we left Cairo to proceed per rail to Suez. And a busy scene it is at the Cairo railway-station whenever a train starts for either Alexandria or Suez. Along the broad and always dusty road leading to the station crowds of people hustle and elbow one another in eager haste to be in time for the train, and here may be seen the strangest medley of costume imaginable, from the tattered blue shirt of the donkey-boy, to the costly and brilliant dresses of the merchants and dragomans. Tawny Arabs, stately Turks, yellow Greeks, swarthy Syrians, and ebony-black Nubians, jostle one another, and hold angry parleys with the hosts of donkey-drivers who, reckless of consequences, whip and push their patient beasts into the very thick of the crowd. And one is actually, when in the throng, in momentary peril of kicks or bruises. Porters with brawny arms and "knobly" calves rush wildly about with monstrous packages on their backs, supported by flat bands of cord passing across the forehead. Nothing alters or retards the progress of these terrible men: they pursue the uneven tenor of their way with a reckless disregard to every obstacle, amusing to contemplate if you are only a looker-on, and certainly evidencing a perseverance worthy of a better cause. One might as reasonably hope to stop a goods train as a laden Cairo porter. When you arrive at the station your troubles are far from ended; divers hands seize upon your baggage, distributing it in every direction, except by the strictest vigilance on the part of yourself and the dragoman. Their evil intentions are frustrated by some hidden agency, I could never tell

how; everything is weighed, ticketed, and placed in the truck, the whistle sounds, and you are off. Vendors of oranges, sweets, hard-boiled eggs, bread, and cold water, are always in close attendance when a train departs. Somehow one always feels thirsty in a frying heat, and gladly outlays a few piasters in the purchase of an earthenware bottle, containing, so the seller affirms, "berry fine Nile water;" but generally, I am disposed to think, the bottle is filled instead from the canal close to the railway-station. And as the said canal is a sort of general receptacle for all and every description of filth and refuse, the water one buys is as a rule more nutritious than palatable or wholesome.

How singularly changed, by the way, is everything in Cairo in times present. Not over fifty years ago a caravan of six hundred camels performed the journey from Cairo to Suez once a month, guarded by soldiers, and even field-pieces, as the merchants were chary to trust their property except to the care of strongly guarded caravans. Bands of predatory Bedawees were always on the look-out for plunder. Still a little later, and the transport between Cairo and Suez was performed with wheeled vehicles drawn by mules, and in these the overland passengers were conveyed *en route* to India; and now the locomotive has superseded the mule-cart, and you are whirled over the desert, a distance of ninety miles, in about four hours and a half. I may mention incidentally that this route has been recently changed, owing to the construction of a new line of railway, and the journey from Cairo to Suez occupies a much longer time.

The green and highly cultivated land round Cairo is rapidly lost sight of after you start, and in its place you gaze from the window of your carriage over a wild dismal waste of sandy, pebbly soil, bathed in a hot quivering atmosphere, such as one sees playing over a lime-kiln in full blast, here and there broken into low hills, but nowhere as far as the eye can wander presenting an even sky-line. Every now and then you dash by vast hills of sand, and calcined cindery-looking rocks; then sand, and sand again, and sand after that, but nowhere are there any signs of life discernible, and scarcely a herb or shrub can be seen. I saw one solitary antelope gazing in vacant wonder at the noisy monster that had dared to disturb his sterile home; and with the exception of the desert snail that must surely feed on sand and air, no other living thing did I see as we traversed this "sandy ocean." The stations offer nothing in particular worthy of notice: everything looks dry, and parched, and withered. The roofs of the few Arab mud hovels and railway sheds appear all aglow with the blaze and fire of the sunlight. No shade or shelter is obtainable. It seems a relief to be in motion again and to loll and pant in the oven-like carriage, until the wished for terminus at Suez is reached. Entering Suez somewhat reminds one of Clapham Junction, minus the houses; there are numerous lines of rail that seem to lead nowhere in particular, and cross and recross each other in a network of inextricable confusion; signal-posts that apparently work their great flat arms and "shave the air" of their own accord; telegraph-posts and wires, heaps of old iron, empty carriages, together with odds and ends of all sorts piled and scattered and tumbled in every direction. Through this chaos the engine drags its freight, past houses of mud, through the semblance of a street, along by jetties and landing stages, where you get a smell of the Red

Sea for the first time; to find its way at last, whistling, as only an Egyptian engine can whistle, beneath a dim, dirty, dingy, wooden shed, whence the passengers are finally discharged amidst a crowd of clamouring rowdies of all countries and colours ready and willing, as at the starting-point, to seize everything and everybody.

The modern town of Suez in nothing resembles Cairo; nearly all the eastern character it once possessed has been swept away by the tide of commercial enterprise. It is true there are still a few dirty, narrow, tunnel-like places called bazaars, where men continue to squat cross-legged, in Moslem fashion, amidst their merchandise, persistently smoking, sipping bitter coffee, and waiting with exemplary patience for a chance to haggle with a customer and drive a hard bargain. But even here innovators have got in the small end of the wedge, and amongst the stalls of the stately old Arab and Turkish traders you frequently see the more shoplike arrangement of some foreign intruder who deals in cheap cutlery, bad cigars, atrocious photographs, and sham jewellery, together with other "bogus" articles manufactured purposely to entrap the unwary. The Suez bazaar is not a pleasant place at any time to lounge in, being extremely narrow, and always crowded with buyers, sellers, and lookers-on. Making your way through this throng is a service of some peril and difficulty. Now you bump against a freshly-slaughtered sheep or the quarter of a buffalo; here you are run into by the bearer of dead or living poultry; next the sherbet-seller scours your side with his damp, sugary jar, and in trying to avoid him you come into violent collision with a goat-skin filled with water that wets you like a shower, to escape somehow at last with your broad-cloth befouled and your temper ruffled. The insect and animal world, too, are more than fairly represented in these same bazaars. Flies like our common house-flies are seen in clouds, completely hiding and blackening all they alight upon. Savage yellow and brown branded hornets whiz about ready and willing to sting anybody that interferes with them; crickets, cockroaches, cats and kittens, hold a kind of general carnival in most of the stalls, while between your legs, and behind amidst the packages, lean, sore-eyed pariah dogs are always skulking in a state of anger and snarl that breaks out every four or five minutes into a rough-and-tumble fight. Verily, it is a relief to make one's escape from these Suez bazaars. A few traces of old Suez are still to be seen in the shape of mud hovels scattered round the suburbs such as the Arab "fellahs" usually reside in.

Emerging from the bazaars harbourward you come suddenly into the very thick of modern traffic. Carts drawn by mules, "arabas" tugged along by stupid-looking buffaloes, drays with teams of horses, camel-trains, donkeys saddled and donkeys harnessed, together with sturdy porters staggering under their various loads, are crowded together in the utmost confusion, quite as busy as ants in a hill. There are landing-stages, jetties, sheds for merchandise, heaps of bales and boxes, with dust and disturbance enough for any place, while through the midst of all this daily bustle passenger and goods trains pass and re-pass frequently.

The upper part of the town is more especially frequented by the "rowdy" element, which thrives and flourishes, as an ill-weed always does. Drinking, gambling, and fighting lead, I may almost say nightly, to robbery and murder, or an attempt at it, and it is

by no means a safe proceeding to venture into these horrible streets after dark.

In a large open space, surrounded by houses, the Bedouins were encamped, waiting to take us into the desert. It seemed strange and unnatural to see these children of the desert in the midst of such a strange medley population. The Bedouins scorn a tent to screen them from the sun, and these were squatted by small smouldering fires, surrounded by their camels, heedless of the sun and its scorching rays.

One of the sights of Suez is the fish-market, which few travellers visit, as the fish are landed and sold soon after sunrise—an absolute necessity in this rainless, fiery climate. The fish are exposed for sale in the open street, and near the landing quay; spread upon the ground, or neatly arranged on small square tables. The fishermen are mostly Greeks; the Arab, as a rule, prefers purchasing his fish to catching it. Such lovely fish are these coral-feeders from the Red Sea, that one is disposed to think they were created to be admired, instead of devoured. Would that I had a pen ready enough to convey an idea of the gorgeous colouring of these wondrous fish, as I saw them gasping in the Suez market! If I may venture to be sensationally imaginative, I should say a rainbow had been cut into lengths, and that these were turned into fishes. Nearly all the Red Sea coral-feeding fish are exquisitely tinted: blue, orange, green, purple, and red, in spots, stripes, and patches, bedeck their scaly armour. And not the least remarkable part of these coral-feeders is the arrangement of their teeth. These teeth are consolidated into a pair of bony nippers, placed, so to say, outside the mouth; it is, however, a most efficient and splendid machine for browsing off the stony coral herbage growing in the submarine pastures.

Immense ray were there with tails like pliant whips. Sharks, and ugly monsters too, all head, fin, and spokey teeth, veritable swimming mouths that never to all appearance possessed a body. Shell-fish, both uni- and bi-valve, in baskets and heaped upon the ground, were in fair abundance. Monster prawns, some I measured were nine inches in length, of splendid colours, and the oddest crabs I ever saw, "all legs, and no or very little body." When I had exhausted all the sights of Suez, I turned towards the beach, glad to quit the hot, dusty, and disagreeable town. The beach—a long flat, uncovered at low tide—is thickly bestrewn with shells and broken masses of coral, telling by their abundance of the countless host of workmen ever busy in the adjacent sea, building up these exquisite trees and shrubs of lime. The anchorage for the large steamers and ships that trade at Suez is several miles down the gulf from the town, and a jetty built of stone, over a mile long, has been run out into and across the flat, by which the Suez Railway now communicates directly with ships in the "Roads." An admirable graving dock has been built, sufficiently capacious to dock the largest steamer trading there, together with landing quays, stores, and other buildings requisite for goods traffic. So that a ship can discharge cargo or land passengers directly at the quay, thus avoiding the transshipment in tug-boats. These buildings, docks, etc., are mostly constructed of blocks of concrete made on the spot. I returned to the P. and O. Company's hotel, and exceedingly comfortable it was to sleep away the last night I was to pass beneath a roof for many a long day, for tomorrow we departed for the desert.

Varieties.

A BOTANIST'S APOLOGY.—After all, time is so short a part of the life of an immortal soul, that in looking backward (if we shall be able to do so) from "the rest that remains," all our present frettings and troubles must then seem utterly insignificant. Every day my thoughts grow more and more thus, and yet you will say my conduct is opposed to such thoughts; for here I am, travelling far for the sake of amassing objects which I must leave for others, laying up treasures for the moth and the rust. True; yet they occupy a very small portion of my thoughts, and I can truly say that I could leave them all at any moment without care, were I only meet for an entrance into the rest where knowledge is full and clear. Still while I am here, it is my pleasure to pursue the line of study for which I seem to be best fitted, with as much ardour as if I were adding to my own wealth; and I do so with the greater zest and zeal, because I feel I am not adding to my own wealth, but amassing for a permanent undying institution like Trinity College, Dublin. I should not have a tithe of the pleasure I now have in my pursuit, if I thought that all my collections would be dispersed at my death; and I could go on as zealously working for the mere advancement of knowledge were I in the last stage of consumption, and felt that what I was working at could never be of use to myself further than as a present occupation and amusement. I am grateful for that amusement and occupation while it lasts. It serves my purpose for a moment, and leaves no deeper impression. As for posthumous scientific fame, I have long ceased to care much about it.—*Memoir of Dr. W. H. Harvey, of Dublin.*

STEAM ROAD ROLLERS.—Steam road rollers are being used not only in Paris, but in New York, Philadelphia, Chicago, and Brooklyn, in Liverpool, Sheffield, Manchester, Leeds, and Birmingham. Between two and three thousand square yards of road, metalled six inches deep, can be properly rolled and consolidated by one steam roller in the course of a single night, and at a cost of labour and fuel for the roller equivalent to 1d. for every twelve to sixteen yards.

MRS. BARBAULD.—After her death Lucy Aikin published Mrs. Barbauld's collected works, of which I gave a copy to Miss Wordsworth. Among the poems is a stanza on "Life," written in extreme old age. It had delighted my sister, to whom I repeated it on her deathbed. It was long after I gave these works to Miss Wordsworth that her brother said, "Repeat me that stanza by Mrs. Barbauld." I did so. He made me repeat it again. And so he learned it by heart. He was at the time walking in his sitting-room at Rydal with his hands behind him; and I heard him mutter to himself, "I am not in the habit of grudging people their good things, but I wish I had written those lines.

"Life! we've been long together,
Through pleasant and through cloudy weather:
'Tis hard to part when friends are dear,
Perhaps 'twill cost a sigh, a tear:
Then steal away, give little warning.
Choose thine own time;
Say not good night, but in some brighter clime
Bid me good morning."

Mrs. Barbauld incurred great reproach by writing a poem entitled "1811." It is in heroic rhyme, and prophesies that on some future day a traveller from the antipodes will, from a broken arch of Blackfriars Bridge, contemplate the ruins of St. Paul's!! This was written more in sorrow than in anger; but there was a disheartening and even gloomy tone, which even I with all my love for her could not quite excuse. It provoked a very coarse review in the "Quarterly," which many years afterwards Murray told me he was more ashamed of than any other article in the "Review."—*Crabb Robinson's Diary*

MARRIED CLERGY.—In Protestant countries, where the marriage of the clergy is fully recognised, it has, indeed, been productive of the greatest and most unequivocal benefits. Nowhere, it may be confidently asserted, does Christianity assume a more beneficial or a more winning form than in those gentle clerical households which stud our land, constituting, as Coleridge said, "the one idyll of modern life," the most perfect type of domestic peace, and the centres of civilisation in the remotest village. Notwithstanding some class narrowness and professional bigotry, notwithstanding some unworthy but half-unconscious mannerism, which is often most unjustly stigmatised as hypocrisy, it would be difficult to find in any other

quarter so much happiness at once diffused and enjoyed, or so much virtue attained with so little tension or struggle. Combining with his sacred calling a warm sympathy with the intellectual, social, and political movements of his time—possessing the enlarged practical knowledge of a father of a family, and entering with a keen zest into the occupations and amusements of his parishioners, a good clergyman will rarely obtrude his religious convictions into secular spheres, but yet will make them apparent in all. They will be revealed by a higher and deeper moral tone—by a more scrupulous purity in word and action—by an all-persuasive gentleness, which refines, and softens, and mellows, and adds as much to the charm as to the excellence of the character in which it is displayed. In visiting the sick, relieving the poor, instructing the young, and discharging a thousand delicate offices for which a woman's tact is especially needed, his wife finds a sphere of labour which is at once intensely active and intensely feminine, and her example is not less beneficial than her ministrations.—*Lecky's "History of European Morals."*

LONGEVITY.—The average population of the united parishes of Llanmadoc and Cheriton within the last hundred years is 560. From the year 1813 (when the new regulation burial registers were ordered to be used), to the present time, there have been 527 people buried in the two yards—nearly the same number in each. Of these, 230 were under 30 years of age; 32, between 30 and 40; 24, over 40; 36, over 50; 47, over 60; 72, over 70; 66, over 80; 18, over 90; and 2, over 100 years. That is to say, out of 527 people, 158 were over 70 years of age, or nearly 30 per cent. of the entire number, and those who died aged between 60 and 90 are more than double the number of those aged from 30 to 60. If any other parish can compare with this I trust the statistics will be published.—*Charles E. Gardner, Curate of Llanmadoc cum Cheriton.*

PUBLIC EDUCATION IN NEW YORK.—Twelve commissioners constitute the Board of Education, and to them is entrusted "the general supervision of the schools, the appropriation of the moneys set apart for their maintenance, the purchase of sites and erection of new schools, and the furnishing of supplies of books, stationery, fuel, and lights." In addition to the board, there are 110 trustees, elected by the people, five for each ward, and twenty-one inspectors, who are appointed by the mayor, subject to the confirmation of the Board of Education. "While the general supervision and management of the schools are confided to the Board of Education, the details are in the main left to the trustees and inspectors. The inspectors certify and audit all bills incurred by the trustees, and their assent is required to the licensing of teachers and their removal." The number of schools "in the department of public instruction" in the city is 117, subdivided into 230 departments, in which are engaged 2,411 teachers, male and female. The salaries of these teachers amount in round numbers to about £270,000 sterling. The total expenses of all kinds for the ensuing year are estimated at about £340,000. The average attendance during the year 1868 was 86,154 children, while there was accommodation for 125,987; the attendance thus fell short of the accommodation by 39,833. The committee remark that, though the existing schools are thus proved to be more than sufficient for all requirements, yet in many of them there is very great and injurious overcrowding. They therefore recommend that, instead of going on building new schools, as the Board of Education has been in the habit of doing, the pupils attending them should be better distributed.

PANAMA.—The state of Panama comprises the whole isthmus of that name, known historically as the Isthmus of Darien. The extreme length of the state from east to west is about 360 geographical miles, but the sinuosities of the coast give about 400 miles on the Atlantic and 600 on the Pacific Ocean. The extent of territory, including the islands, is about 21,100 geographical miles, comprised within 6 degrees 4 minutes and 9 degrees 30 minutes north latitude, and 74 degrees 40 minutes and 84 degrees 40 minutes west longitude. The population, exclusive of 8,000 wild Indians, was stated last year at 221,500. The state of Panama belongs to the federation of the United States of Columbia, formerly the federal Republic of New Grenada. The other states are Antioquia, Bolivar (capital of Carthagena), Boyaca, Cauca, Cundinamarca, Magdalena, Santander, and Tolima. The total population is about 3,000,000.

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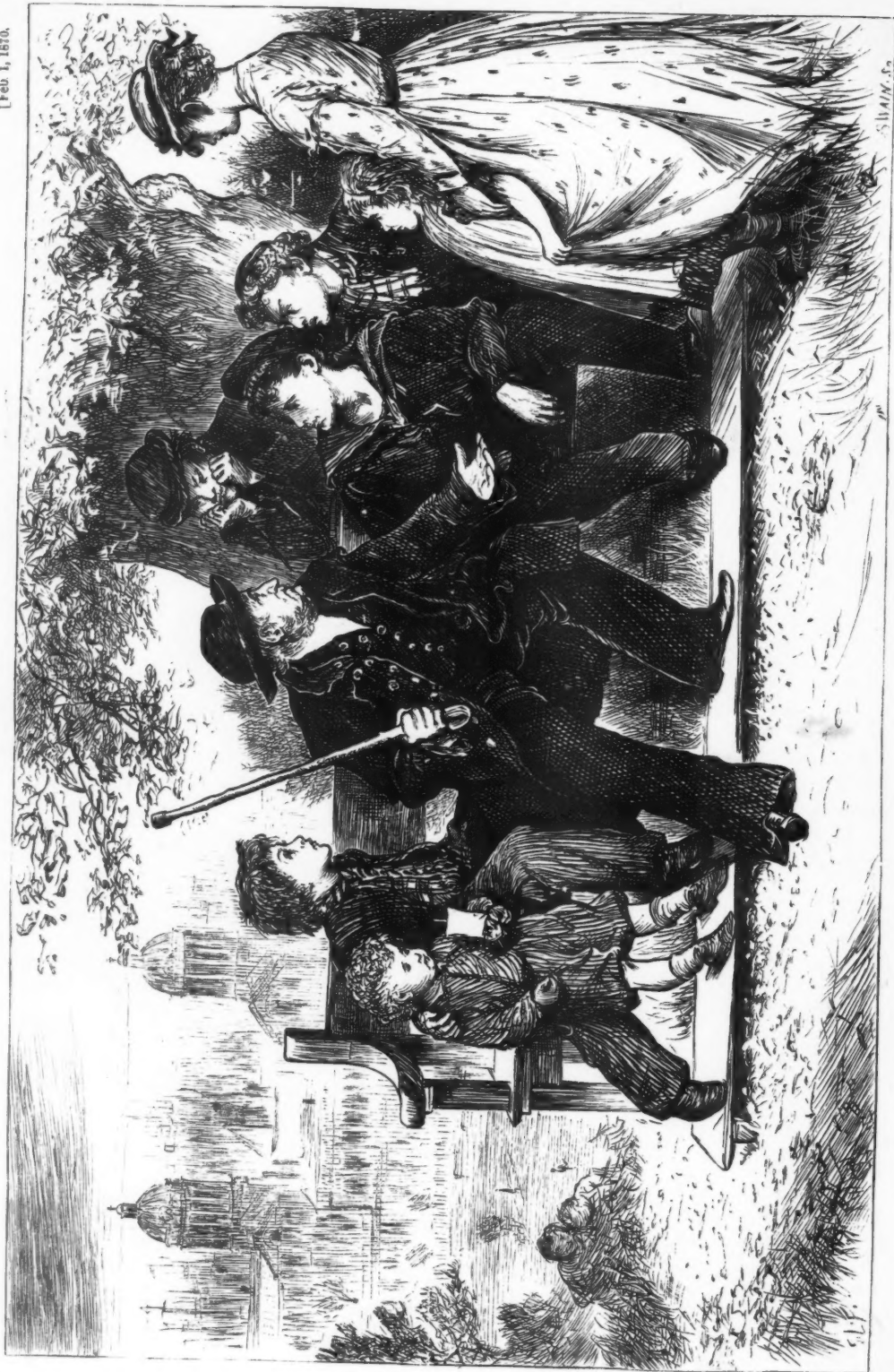
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